

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant	:	Belyi et al.
App. No	:	10/671,000
Filed	:	September 25, 2003
For	:	DATA VALIDATION SYSTEMS AND METHODS FOR USE IN FINANCIAL TRANSACTIONS
Examiner	:	Hao Fu
Art Unit	:	4172
Conf #	:	4525

RESPONSE TO OFFICE ACTION OF OCTOBER 17, 2007

Mail Stop Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action of October 17, 2007, please amend the above-captioned application as follows:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 11 of this paper.